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THE LEMON GROVE REVIEW

Experts offer tips for better parenting

Monday is National Single Parents' Day. As a parent, it can be a real juggling act to keep up with the demands of work and home.

Whether you're a single parent, a divorced parent, or one of two parents in a household, there are things you can do to more easily manage the challenges of your work and family obligations.

Here are some ideas provided by Children's World Learning Centers, a leading provider of early care and education in the U.S., and Jennine Moritz, Ph.D. and Ann V. Deaton, Ph.D. of Coping Kids.

Coping Kids publishes interactive resource materials designed to help families increase communication and help children feel more in control during life changes.

Priorities:

• Ask yourself: What is most important for me to take care of today? What can wait until tomorrow or the weekend? Don't try to get everything done right now.

• Try to spend a few quiet moments each day with your child, without any distractions.

• As much as possible, keep a daily routine; consistency is important for your child and for you, too.

• Use an extra hour after work occasionally to run some errands before you pick up your child; some errands can be completed more quickly and with less stress that way.

• Delegate some simple chores to preschool and young school-aged children. Get your child in the habit of helping out around the house and show him or her how completing chores can be fun.

Support:

• Enlist support from others rather than trying to do everything yourself; ask family or friends to babysit or occasionally help with transporting your child.

• Schedule a monthly outing just for yourself; you'll be a better parent if you give yourself a break sometimes.

• Join a parents group or a playgroup with your child, or get together with another parent who has a child the same age. It helps to share ideas and parenting tips with each other. A church, synagogue or religious group of your choice can also provide additional support.

• Ask staff at your child's childcare setting for advice about managing a particular behavior your child is displaying or a stage he or she is going through.

• Spend time with friends and other families; it's important not to isolate yourself or your child.

Resources:

• Visit a nearby library and ask about their children's programming; libraries often have story hours, weekend activities

Continued on Page 2

Vol. 51, No. 56

The Lemon Grove Review, Box 127, Lemon Grove, CA 91946 • (619) 469-0101 • Published Tuesdays and Thursdays. Adjudicated a newspaper of general circulation in Superior Court of State of California in and for San Diego County, December 5, 1949. Entered as Third Class matter in La Mesa, CA. • **Adjudication Number 155392** •$20 yearly in San Diego County, $40 yearly elsewhere in U.S.A. • **Steven Saint, Publisher** – Assistants to the publisher: Cheryl Cohen, Trudy Thomas, Mary Rosen • **Submissions** – Letters, editorial and photo submissions are welcome, but will not be returned to sender unless accompanied by self-addressed, stamped envelope. • Material can be sent via e-mail at the following address: ssaint@adnc.com. • All materials must be received by the Monday preceding the date of publication. The editor reserves the right to edit all submissions.

PUBLIC NOTICES

•La Mesa•

CNS1690746

NOTICE OF PETITION TO ADMINISTER ESTATE OF: MARY ELIZABETH COOK CASE NO. P174264

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of: MARY ELIZABETH COOK

A PETITION has been filed by MARGARET LYNN COOK in the Superior Court of California, County of San Diego.

THE PETITION requests that MARGARET LYNN COOK be appointed as personal representative to administer the estate of the decedent.

THE PETITION requests the decedent's WILL and codicils, if any, be admitted to probate. The WILL and any codicils are available for examination in the file kept by the court.

THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A HEARING on the petition will be held on March 29, 1999 at 1:45 P.M. in Dept. 42 located at 220 W. Broadway San Diego CA 92101-6627.

IF YOU OBJECT TO the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in section 9100 of the California Probate Code. The time for filing claims will not expire before four months from the hearing date noticed above.

YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a formal Request for Special Notice of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in section 1250 of the California Probate Code. A Request for Special Notice form is available from the court clerk.

Attorney for Petitioner:
Darciann G. Horton
Copeland & Tierman, LLP
1230 Columbia St., #680
San Diego CA 92101
03/09, 03/11, 03/16

NOTICE OF TRUSTEE'S SALE

T.S. No. GM-43674-C
Loan No. 10114171

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/15/96. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

TRUSTOR: WILLIAM D. LOWES, an unmarried man. Duly Appointed Trustee: EXECUTIVE TRUSTEE SERVICES, INC. Recorded 7/18/96 as Instrument No. 96-0361885 in Book , page of Official Records in the office of the Recorder of SAN DIEGO County, California. Date of Sale: 3/23/99 at 12:00 PM.

Place of Sale: AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA.

Amount of unpaid balance and other charges: $125,739.53. Street Address or other common designation of real property: 3327 NIBLICK DRIVE, LA MESA, California 91941-8019. APN # 503-051-43-00. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

Date: February 22, 1999.
EXECUTIVE TRUSTEE SERVICES, INC.
15455 SAN FERNANDO MISSION BLVD.
SUITE #208
MISSION HILLS, CA 91345
(818) 361-6998
KATHLEEN GOWEN
3/2/99, 3/9/99, 3/16/99
LA MESA FORUM

NOTICE OF TRUSTEE'S SALE

T.S. No. GM-43582-C
Loan No. 10887826

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/16/92. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

TRUSTOR: DAVID B. PETITTIAND ROSANNE PETITTI HUSBAND AND WIFE. Duly Appointed Trustee: EXECUTIVE TRUSTEE SERVICES, INC. Recorded 12/21/92 as Instrument No. 92-0814975 in Book , page of Official Records in the office of the Recorder of SAN DIEGO County, California. Date of Sale: 3/23/99 at 12:00 PM.

Place of Sale: AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA.

Amount of unpaid balance and other charges: $199,485.51. Street Address or other common designation of real property: 2078 STAR LN, ALPINE, CA 91901-2840. APN # 404-131-58-00. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

Date: February 22, 1999.
EXECUTIVE TRUSTEE SERVICES, INC.
15455 SAN FERNANDO MISSION BLVD.
SUITE #208
MISSION HILLS, CA 91345
(818) 361-6998
KATHLEEN GOWEN
3/2/99, 3/9/99, 3/16/99
LA MESA FORUM
CNS1688360

NOTICE OF PUBLIC HEARING AND ENVIRONMENTAL ASSESSMENT

On Wednesday, April 7, 1999, the La Mesa Planning Commission will hold a public hearing at 7:00 p.m. in the City Council Chambers located within the La Mesa City Hall at 8130 Allison Avenue to consider:

Variance A-02-99 (Jarosin) - A request to reduce the side yard setback for the construction of a second story addition to a single family residence at 9440 Fortune Lane on property in the RTS-P (Suburban Residential with the Scenic Preservation Overlay) zone. This application has been determined to be Categorically Exempt from review under the California Environmental Quality Act (CEQA) Class 5.

Site Plan DAB 99-05 (Youtsey for Newbrough) - A request to grade property within the Scenic Preservation Overlay zone to permit the construction of a single family residence on a lot to the rear of 9457 El Tejado Road. The City has completed an initial environmental study for this request and has determined that this proposal does not have the potential to create significant adverse impacts to the environment under the California Environmental Quality Act (CEQA). Therefore a Negative Declaration will be presented to the Commission for adoption. Any challenges to this determination may be presented in writing prior to, or in oral testimony at the public hearing. All testimony will be considered prior to a final determination being made.

Court challenges to the nature of the proposed actions may be limited to raising only those issues raised at the public hearing described in this notice or in written correspondence delivered to, or prior to the public hearing.

You are invited to attend and participate in this public hearing. If you have any questions regarding this notice, please contact Senior Planner John Schmitz in the Community Development Department at (619) 667-1188.

DAVID E. WITT
Community Development Director

La Mesa Forum
March 16, 1999

T.S. No. 1159856 Loan No. 1159856. Notice Of Trustee's Sale You Are In Default Under A Deed Of Trust Dated 2/15/90. Unless You Take Action To Protect Your Property, It May Be Sold At A Public Sale. If You Need An Explanation Of The Nature Of The Proceeding Against You, You Should Contact A Lawyer. Notice Is Hereby Given that the real property known as 11591 Shadow Ranch Road La Mesa, CA 92041 Assessor's Parcel Number 502-021-21-00. As More Fully Described In Said Deed of Trust, will be sold at public auction at The Front Steps Of The County Courthouse, 220 West Broadway, San Diego, California on 4/6/99 at 10:00 AM, to the highest bidder, payable at the time of sale for cash or cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association, or savings bank specified in Financial Code section 5102 and authorized to do business in California. The sale will be made without covenant or warranty, express or implied, regarding title, possession or encumbrances to satisfy the obligation secured by the Deed of Trust executed by Juan E. Renteria And Theresa A. Renteria, Husband And Wife, as trustor, recorded on 2/22/90, recorded as Instrument No. 90-095321, Book No., page, of the Official Records of San Diego, California. The total amount secured by said instrument as of the time of initial publication of this notice is $373,750.66, which includes the total amount of the unpaid balance (including accrued and unpaid interest) and reasonable estimated costs, expenses and advances at the time of initial publication of this notice. Dated: March 02, 1999. Diana Cartee, Assistant Vice President. Serrano Reconveyance Company, 4900 Rivergrade Road, Suite 2B70, Irwindale, CA 91706, (626) 856-4858. For Sales Information Call: (714) 573-1965. P117620 3/9 3/16 3/23/99

NOTICE OF TRUSTEE'S SALE
Trustee Sale No. 98-6160 Title Order No. 827543-35 Reference No. 11-0261864 APN No. 494-402-09 and -10

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 06/02/97. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 03/30/99 at 10:00 A.M., **American Trust Deed Services, Corp.**, as the duly appointed Trustee under and pursuant to Deed of Trust recorded on 06/10/97 as Document No. 1997-0271626 Book // Page // of Official Records in the Office of the Recorder of San Diego County, California, executed by: Paul E. Verhoeve and Anne D. Verhoeve as Trustees of Paul and Anne Verhoeve Living Trust under the Provisions of a Trust Agreement dated December 1, 1995, as Trustor. The Money Store Investment Corporation as Beneficiary. **Will sell** at public auction to the highest bidder for cash, (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state.) At the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein: Lot 5 and 6 in Block 1 of La Mesa Springs, in the City of La Mesa, County of San Diego, State of California, according to Map thereof No. 786, filed in the Office of the County Recorder of San Diego County, September 6, 1894, excepting from said Lot 6 of the Easterly 5 feet thereof. The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 8270 La Mesa Boulevard, La Mesa, CA 91941. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: $1,696,863.03 Estimated. Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. **American Trust Deed Services, Corp.** as Trustee, 14412 Friar Street, Van Nuys, CA 91401, Telephone Number: (916) 387-7728. By: Priscilla B. Quemuel. Date: 03/08/99. ASAP351492 03/09 03/16 03/23

•Lakeside•

NOTICE OF TRUSTEE'S SALE T.S. No. 1014394-05 APN: 394-552-14-03 TRA: 82059 Loan No. 0224127 REF: William L. Raber IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED October 21, 1996. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On March 22, 1999 at 10:00 A.M., Cal-Western Reconveyance Corp., a California corporation as duly appointed trustee under and pursuant to Deed of Trust recorded October 25, 1996 as inst. No. 1996 0542786 of Official Records in the office of the County Recorder of San Diego County, State of California, executed by: William L. Raber, a married man, will sell at public auction to highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank will be held at the entrance to the East County Regional Center by statue, 250 East Main Street, El Cajon, California, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: completely described in said deed of trust. The street address and other common designation, if any, of the real property described above is purported to be: 12148 Wintergreen Drive #3, Lakeside, CA 92040. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to satisfy the indebtedness evidenced by said Deed, executed by: John H. Laney Jr. and Jean A. Laney, husband and wife, as trustor, recorded on December 16, 1977, as Instrument No. 77-519603 Book No. 1977, of the Official Records of San Diego County, California. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonably estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: $21,891.25. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. Dated: March 10, 1999. Verdugo Trustee Service Corporation, as said Trustee, 121 W. Lexington Drive, Annex - Third Floor, Glendale, CA 91203, (818) 662-2336. By: Yolanda Segura, For Sales Information Call: (916) 387-7728.
Pub. 03/16/99, 03/23/99, 03/30/99
CNS1694032

NOTICE OF LIEN SALE OF REAL PROPERTY UPON LIEN FOR HOMEOWNERS ASSOCIATION DUES (CALIFORNIA CIVIL CODE 1367). APN: 394-530-37-13. TRA: 82045. LOAN NO.: Wintergardens. REF: Patrick Fricht. T.S. NO.: 1012067-04. **YOU ARE IN DEFAULT UNDER A DECLARATION OF CONVENANTS, CONDITIONS AND RESTRICTIONS AFFECTING YOUR PROPERTY DATED UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** Notice is hereby given that on March 23, 1999 at 10:00 AM, Cal-Western Reconveyance Corporation, a California Corporation as Designated Trustee, will sell at public auction to the highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the financial code and authorized to do business in this state will be held at the entrance to the East County Regional Center by statue, 250 E. Main Street, El Cajon, California, in the County of San Diego, State of California, and described as follows: completely described in said lien. The street address and other common designation, if any, of the real property described above is purported to be: 9723 Winter Gardens Blvd. #130, Lakeside, CA 92040. The undersigned designated Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances to satisfy the obligations secured by and pursuant to the Power of Sale conferred in the Declaration of Covenants, Conditions, and Restrictions which recorded on July 20, 1979 as instrument No. 79-302619 in book, page. Under said Declaration the property described above became subject to liens for unpaid dues to Wintergardens Terrace Condominium Association with interest thereon, and for fees, charges and expenses of the Homeowner's Association. The record owner(s) of said property is (are) purported to be Patrick & April Focht. The Association, under said Declaration of Covenants, Conditions, and Restrictions by reason of the breach thereof and default in the payments of dues thereunder heretofore have caused to record a Notice of Delinquent Assessment and Lien in the Official Records of San Diego County on February 25, 1998 as Instrument No. 1998-0098791 in Book, Page and a Notice of Default and Election to Sell as Instrument No. 1998-0522434 in Book, Page and recorded on August 18, 1998. The total amount of the unpaid balance of the obligation secured by the property to be sold, including estimated costs, expenses and advances is: $4,532.72. Dated: Febraury 24, 1999. Cal-Western Reconveyance Corporation 525 East Main Street P.O. Box 22004 El Cajon, California 92022-9004 (619)590-9200 By: Adriana R. Moreno, Foreclosure Specialist ext. 3019. 03/02 09 16/99 R-63452

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 900225 Loan No. 0816268825 Title Order No. 9876037-11 APN: 398-200-42-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/5/94. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 3/24/99 at 10:00am **California Reconveyance Company**, as the duly appointed Trustee under and pursuant to Deed of Trust recorded on 10/12/94, instrument 1994-0569029 of official records in the Office of the Recorder of San Diego County, California, executed by: Regis D. Reffner and Cynthia L. Reffner, husband and wife, as Trustor, Great Western Bank, a federal savings bank, as Beneficiary, **Will sell at public auction to the highest bidder for cash** (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state): At the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein: - The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 9113 Gotta Place, Lakeside, CA 92040. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: $162,823.58. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. **California Reconveyance Co.** 9301 Corbin Avenue, Mail Stop: N 03 02 04, Northridge, CA 91324, (916) 387-7728, Deborah Bingrac, Vice President. Date: 2/25/99. ASAP350631 3/2 3/9 3/16

•Lemon Grove•

NOTICE OF TRUSTEE'S SALE T.S. NO. 98-9740. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/19/98. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title and interest conveyed to and now held by the trustee in the hereinafter described Property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Donna Vance Cheng, an unmarried woman and Darlene Patricia Myers, an unmarried woman, as joint tenants. Duly Appointed Trustee: Buckley & Associates, Inc. Recorded 6/25/98 as Instrument No. 1998-0389812 page 1351 of Official Records in the Office of the Recorder of San Diego County, California. Date of Sale: 3/29/99 at 12:00 PM. Place of Sale: At the Entrance to the City Hall East, 300 North Coast Highway, Oceanside, Ca. Amount of unpaid balance and other charges: $214,943.11. Street Address or other common designation of real property: 7410 Mount Vernon Street, Lemon Grove, California 91945. APN: 480-510-64-00. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown, above. If no Street address or other common designation is shown, directions to the location of the Property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. Date: March 04, 1999. Buckley & Associates, Inc. 26522 La Alameda, Suite #200, Mission Viejo, California 92691. 949-348-8826. Arlene C. Bowditch, Asst. Vice President. C293608 3/9, 3/16, 3/23 1999

•Santee•

NOTICE OF TRUSTEE'S SALE

TS No. 19989058602182 Loan No. 7239189. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED JUNE 13, 1996. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On March 30, 1999 at 10:00 AM, Lonestar Mortgagee Services, L.L.C., as duly appointed Trustee under and pursuant to Deed of Trust recorded June 20, 1996, as Instrument No. 1996-0312622, of Official Records in the office of the County Recorder of San Diego County, State of California. Executed by: Phillip B. Griffin, and Debra A. Griffin, husband and wife as joint tenants. Will Sell at Public Auction to Highest Bidder for Cash or Cashier's check (payable at time of sale in lawful money of the United States). At the south entrance to the County Courthouse at 220 West Broadway, San Diego, CA (Note: Cashier's check(s) must be made payable to Lonestar Mortgagee Services, L.L.C.) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust. APN #380-691-10-00.

The street address and other common designation, if any, of the real property described above is purported to be: 8912 River Valley Court, Santee, California 92071. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: $162,823.58. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located.

Date: 03/07/1999. Lonestar Mortgagee Services, L.L.C., as Trustee. Dayatra Green, Authorized Signature. Lonestar Mortgagee Services, L.L.C. 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001. For Trustee's Sale information please call (916) 974-6099. Lonestar Mortgagee Services, L.L.C. is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.
Pub. 03/09/99, 03/16/99, 03/23/99
CNS1687019

NOTICE OF TRUSTEE'S SALE

T.S. No. GM-43598-C
Loan No. 302757059

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/25/92. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

TRUSTOR: DAVID P. ARCIGA AND MARIA ELOISA ARCIGA HUSBAND AND WIFE. Duly Appointed Trustee: EXECUTIVE TRUSTEE SERVICES, INC. Recorded 10/5/92 as Instrument No. 92-0630136 in Book , page of LOAN MODIFICATION RECORDED ON DECEMBER 8, 1998 AS INSTRUMENT NO. 1997-0618909. Official Records in the office of the Recorder of SAN DIEGO County, California.

Date of Sale: 3/24/99 at 12:00 PM.

Place of Sale: AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA.

Amount of unpaid balance and other charges: $138,333.54. Street Address or other common designation of real property: 10053 JONBELL PLACE, SANTEE, California 92071. APN # 381-260-23-00. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

Date: February 22, 1999.
EXECUTIVE TRUSTEE SERVICES, INC.
15455 SAN FERNANDO MISSION BLVD.
SUITE #208
MISSION HILLS, CA 91345
(818) 361-6998
KATHLEEN GOWEN
3/2/99, 3/9/99, 3/16/99
SANTEE STAR

NOTICE OF TRUSTEE'S SALE

TS No. 98-11548 Loan No. 7027087 Title Order No. 03119329 Investor/Insurer No. 5012172CA APN No. 380-670-17-00.

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 04/01/97. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by VICTOR P. PINZON AND RICKY PINZON, dated 04/01/97, and recorded 04/08/97, as Instrument No. 19970160789, in book , page 591, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/23/99 at 12:00PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 9827 GANDY AVENUE, SANTEE, CA 92071. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $193530.71. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Dated: CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065. Phone: (805) 520-5241 ext. 2686. Sale Information (805) 578-6618. By: /S/Trustee Sale Officer. CTC Foreclosure Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. 03/02/1999, 03/09/1999 and 03/16/1999
CNS1683890

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ONLY FIVE BOLD WORDS Items are limited to 30 words or less. Phone numbers count as one, hyphenated words as two. Our current *Tuesday Living* circulation is at least 5,000 per week.

Forum Publications is not responsible for veracity of boxes, nor for the accuracy of the ads. We will only make corrections if box is to be rerun (separate application) more than once. We also reserve the right to reject any ad and will not guarantee that a particular free ad will be run (we will try).

WANTED TO BUY OLD RECORDS. Local collector pays fair prices for 1950s, 1960s records, rock & roll, blues, rhythm & blues, vocal groups, doo wop; 45s, LPs, EPs. Free appraisal, service fair, honest. No pressure. 303-

KIDS KUNG FU CLASS. Kids learn to exercise correctly while improving self-esteem through practicing the art of Kung Fu! Learn in safe, positive environment! White Tiger Academy. $30 for eight weeks! 258-4180

RECYCLING DEPOT BY K-MART. 54th and University Ave. Cans alum. - $1/lb.; Bottles plastic - 50¢/lb.; Bottles glass - 5¢/lb.; U got 2 go there!

HANDYPERSON AVAILABLE TO HELP REMODEL your home. Upholstering, furniture refinishing, interior painting, pillow making, drapery hanging, wallpaper removal, texturing. Also needlework, clothes making, business mailing, woodworking - You name it. Party planning - help you reach perfection. 440-1196

WANTED: YASHIKA CAMERA. Call 462-8485

To submit an ad use this form provided. MAIL to Forum Publications, Box 127, Lemon Grove CA 91946.

Name _____ _____ Daytime phone _____

BOLD WORDS: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

Text: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

6. _____ 7. _____ 8. _____ 9. _____ 10. _____

11. _____ 12. _____ 13. _____ 14. _____ 15. _____

16. _____ 17. _____ 18. _____ 19. _____ 20. _____

21. _____ 22. _____ 23. _____ 24. _____ 25. _____

26. _____ 27. _____ 28. _____ 29. _____ 30. _____

PUBLIC NOTICES

•Spring Valley•

NOTICE OF TRUSTEE'S SALE
TS No. 98-11366 Loan No. 8637475 *Title Order No. 03116195 Investor/Insurer No. 777765026233 APN No.* 5834741800
YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 03/20/98. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by JOSEPH WILLIAMS III, AN UNMARRIED MAN dated 03/20/98 and recorded 04/27/98, as Instrument No. 19980239693, in book , page 751, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/23/99 at 12:00PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 8858 DELROSE AVENUE, SPRING VALLEY, CA, 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $170398.18 It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Dated: CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065 Phone (805) 520-5241 ext. 2686. Sale Information (805) 578-6618 By: /S/Trustee Sale Officer CTC Foreclosure Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. 03/02/1999, 03/09/1999 and 03/16/1999
CNS1683409

NOTICE OF TRUSTEE'S SALE
Trustee Sale No. 98-01993 Loan No. 16122372 Title Order No. 8253768 APN 586-190-52-16 FHA # 044-3380396729
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED JUNE 12, 1996. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On March 22, 1999 at 10:00 AM ARM Financial Corporation as the duly appointed Trustee under and pursuant to Deed of Trust Recorded on July 2, 1996, Instrument 1996-0334291, of official records in the Office of the Recorder of San Diego County, California, executed by: Malicia A. Byrd, an unmarried woman, as Trustor, Homeside Lending, Inc., fka Bancboston Mortgage Corporation, as Beneficiary, Will sell at public auction to the highest bidder for cash (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). At the south entrance to the County Courthouse at 220 West Broadway, San Diego, CA., all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein. As more fully described in the Deed of Trust. The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 8745 Spring Canyon Drive #16, Spring Valley, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: $99,428.80 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. Date: February 25, 1999 ARM Financial Corporation, P.O. Box 85309, San Diego, CA 92186-5309 (619) 689-9735 Jennifer Johnson, Assistant Secretary
Pub. 03/02/99, 03/09/99, 03/16/99
CNS1689246

NOTICE OF TRUSTEE'S SALE
APN: 517-132-47-00 TRA: 59412 LOAN NO. 1212133 REF: JAMES C BARGER T.S. No. 0151606-08
IMPORTANT NOTICE TO PROPERTY OWNER
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED MARCH 15, 1988. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.
On March 23, 1999, at 10:00 AM, Executive Trustee Services, Inc., a California corporation as duly appointed trustee under and pursuant to Deed of Trust recorded March 18, 1988, as inst. No. 88-126108, of Official Records in the office of the County Recorder of San Diego County, State of California executed by James C. Barger and Carol L. Barger, husband and wife Will sell at public auction to highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state will be held At the entrance to the East County Regional Center by Statue, 250 E. Main Street, El Cajon, California all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described on said Deed of Trust
The street address and other common designation, if any, of the real property described above is purported to be: 1720 La Valhalla Pl, El Cajon CA 92020
The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust to wit: $153,420.52 with interest thereon from 01/01/1998 @ 9.750 % per annum as provided in said note(s) plus cost and any advances with interest.
ESTIMATED TOTAL DEBT $188,382.67 The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located
For sales information: Mon-Fri 9:00am to 4:00pm (619)590-9200 Executive Trustee Services, Inc. c/o Cal-Western Reconveyance Corporation, P.O. Box 22004, El Cajon, CA 92022-9004 (619) 590-9200 Dated: February 23, 1999 Executive Trustee Services, Inc. By: Dell Cunamay, Authorized Signature. Trustee Sale Officer. Dell L. Cunamay Ext. 3014 Pub. 03/02/99, 03/09/99, 03/16/99
CNS1689035

NOTICE OF TRUSTEE'S SALE TS No. 19989053200238 Loan No. 0012577037 FHA/VA/MI No 44-44-6-5026812 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 04/06/1998. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 03/23/1999 at 10:00 AM, **Lonestar Mortgagee Services, L.L.C.** as duly appointed Trustee under and pursuant to Deed of Trust recorded 04/21/1998, as Instrument No. 1998-0224696, in book -, page 141, of Official Records in the office of the County Recorder of San Diego County, State of California, Executed by Jason Edward Mulcahy and Anna Marie Mulcahy husband and wife as Joint Tenants will sell at public auction to highest bidder for cash or cashier's check (payable at time of sale in lawful money of the United States) at the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA. (Note: Cashier's check(s) must be made payable to Lonestar Mortgagee Services, L.L.C.) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust. APN # 586-250-35-72
The street address and other common designation, if any, of the real property described above is purported to be: 439 Verde Ridge Court, Spring Valley, California 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $80,192.83. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **Lonestar Mortgagee Services, L.L.C.** as **Trustee** Bruce Cocklin, Authorized Signature Address: 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001 For Trustee's Sale information please call 916-387-7728 Date: 02/25/1999 LONESTAR MORTGAGEE SERVICES, L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ASAP347749 03/02/1999, 03/09/1999, 03/16/1999

Notice of Trustee's Sale Trustee Sale Number 33089-F You are in default under a deed of trust dated 05/10/93. Unless you take action to protect your property, it may be sold at a public sale. If you need an explanation of the nature of the proceedings against you, you should contact a lawyer. On 03/29/99 at 12:00 PM, Attorneys Equity National Corporation (Trustee) 23721 Birtcher Drive, Lake Forest, CA 92630 (949)707-5640 as the duly appointed Trustee under and pursuant to the Deed of Trust recorded 05/27/93 as Document 1993-0336044 of Official Records in the Office of the Recorder of San Diego County, California, Executed by: David S. Kendrick and Tanya S. Kendrick, husband and wife, will sell at public auction to the highest bidder for cash or cashiers check made payable to Attorneys Equity National Corporation, (payable at the time of sale and in accordance with Section 2924h(b) of the California Civil Code, and acceptable to the Trustee) at the Entrance to the City Hall East 300 North Coast Highway Oceanside, California all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California. The street address or other common designation, if any, of the real property described herein is purported to be: 1226 La Presa Avenue, Spring Valley, Ca 91977. County Assessor's Parcel Number: 579-381-17-00 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation if any, shown herein. Said sale will be made, without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the unpaid balance of the obligation, including interest, advances, and all other charges secured by said property. The total amount of the unpaid balance of the obligation secured by said property and reasonably estimated costs, expenses and advances at the time of the initial publication of this Notice is $122,751.33 Date: 03/03/99 Attorneys Equity National Corporation Natalie La Rosa, Foreclosure Department
C293568 3/9, 3/16, 3/23 1999

NOTICE OF TRUSTEE'S SALE
TS No. 98-11613 Loan No. 3571042 Title Order No. 03119375 Investor/Insurer No. 0443440901731 APN No. 503-490-08-03
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 02/25/97. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Real Estate Services FKA CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by GABRIEL MARTINEZ AND SHELLIE MARTINEZ, HUSBAND AND WIFE, AND JOSAFAT CABRAL AND HERLINDA CABRAL, HUSBAND AND WIFE, ALL AS JOINT TENANTS dated 02/25/97 and recorded 02/28/97, as Instrument No. 19970091827, in book , page 639, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/30/99 at 12:00PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 2679 KINGS VIEW CIRCLE, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $110935.89 It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Dated: CTC Real Estate Services FKA CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065 Phone (805) 520-5241 Sale Information (805) 578-6618 By: /S/Trustee Sale Officer

FILE: 98-1928 GCC A P NUMBER 504-183-08-00 NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED March 12, 1991. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 4/6/99 at 12:00 PM, LAW OFFICES OF STEVEN J. MELMET, INC., as duly appointed Trustee under and pursuant to Deed of Trust recorded 8/31/93, as Instrument No. 1993-0570077, in book , page , of Official Records in the office of the County Recorder of SAN DIEGO County, State of California. Executed by MARK A. MORGAN AND IRMA MORGAN, HUSBAND AND WIFE WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH (payable at time of sale in lawful money of the United States, by a cashier's check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 to the Financial code and authorized to do business in this state) at AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: LOT 96 OF MT. HELIX HOMELAND UNIT NO. 2, IN THE COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, ACCORDING TO MAP THEREOF NO. 2264, FILED IN THE OFFICE OF THE COUNTY RECORDER OF SAN DIEGO COUNTY, JANUARY 21, 1942. APN #505-111-06-00. The street address and other common designation, if any, of the real property described above is purported to be: 10350 DON PICO ROAD, SPRING VALLEY, CA 91978. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $138,236.78. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: February 25, 1999 LAW OFFICES OF STEVEN J. MELMET, INC., AS TRUSTEE LEAH MUNOZ, Authorized Signature. 2912 S. Daimler Street, Santa Ana, California, 92705-5811. FOR SALES INFORMATION PLEASE GO TO: www.calpost.com or call (626) 660-5932. C293285 3/16, 3/23, 3/30 1999

CTC Real Estate Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.
03/09/1999, 03/16/1999 and 03/23/1999

NOTICE OF TRUSTEE'S SALE TS # 98-13620-C. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 8/20/93. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 4/6/99 at 12:00 PM, LAW OFFICES OF STEVEN J. MELMET, INC., as duly appointed Trustee under and pursuant to Deed of Trust recorded 8/31/93, as Instrument No. 1993-0570077, in book , page , of Official Records in the office of the County Recorder of SAN DIEGO County, State of California. Executed by MARK A. MORGAN AND IRMA MORGAN, HUSBAND AND WIFE WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH (payable at time of sale in lawful money of the United States, by a cashier's check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 to the Financial code and authorized to do business in this state) at AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: LOT 96 OF MT. HELIX HOMELAND UNIT NO. 2, IN THE COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, ACCORDING TO MAP THEREOF NO. 2264, FILED IN THE OFFICE OF THE COUNTY RECORDER OF SAN DIEGO COUNTY, JANUARY 21, 1942. APN #505-111-06-00. The street address and other common designation, if any, of the real property described above is purported to be: 2901 Helix Street, Spring Valley, Ca 92077 a/k/a 2901 Helix Street, Spring Valley (Area), Ca. The undersigned Trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $125,552.94 In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. Said sale will be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid principal balance of the Note secured by said Deed with interest thereon as provided in said Note, fees, charges and expenses of the trustee and of the trusts created by said Deed of Trust. Dated: 03/15/1999 S.B.S. Trust Deed Network, as said Trustee, a California Corporation 20631 Ventura Blvd., Suite 301, Woodland Hills, Ca 91364 (818)226-6916 By: Gina Colvin Trustee Sale Officer. For Sales Information: Please Go To: Http://www.calpost.com or Call (626) 660-5932. C293982 3/16, 3/23, 3/30 1999

Tips for parents

Continued from Page 1

for children and suggested book lists for children of different ages.

• Contact your local parks and recreation department and get a list of their programs for children and families. Take your child to a playground, park or nature center.

• Check this community newspaper for programs and events for children and families in your community.

• Develop a hobby or interest just for you, outside of your work and parenting roles.

Following are some ways to help children cope with divorce or separation:

• Maintain similar rules and expectations in each of the homes where your child spends time.

• When possible, assure children of both parents' love and that both will be involved in raising them.

• Avoid talking negatively in front of your children about their other parent.

• Don't put your child in the middle of disputes - custody, financial or otherwise.

• Join a support or discussion group that offers useful suggestions and support.

For more ideas about ways to help your child cope with divorce or separation, order an interactive Divorce Survival Kit for children and parents by sending $14.95 plus $3.00 shipping and handling to:

Coping Kids
P.O. Box 5548
Glen Allen, VA 23058-5548
(804) 270-4399

K's, Henry's win awards

K's Tumblecraft has received the "Hometown Merchant Award" from El Cajon Mayor Mark Lewis.

K's is the second Downtown District business to receive the award, which is given in recognition of local merchants who have made significant and long-term business commitments to El Cajon.

Opened in 1971 by proprietors Jim and Janet Kaye, K's Tumblecraft offers full lapidary and jewelry supplies, as well as classes in jewelry making, lost wax casting and lapidary.

K's Tumblecraft is located at 223 N. Magnolia Avenue in El Cajon. Call 444-3183 for more information.

Henry's Marketplace has received the 1999 Friends of CDA Award from the California Dietetic Association, given to a corporation or person who has made exceptional contributions to CDA projects or activities. The company was chosen from nominees from throughout the state of California.

Henry's was placed in nomination for the award by Erica Bohm, co-author of *Healthy Dining in San Diego*, a local restaurant nutrition guide.

Bohm cited Henry's for the company's commitment to "educating the San Diego community to try, select and prepare nutritious dishes and live healthful lives."

Henry's educational programming includes classes, health screenings, market tours and lectures.

Patti Milligan, Henry's full-time registered dietitian, will accept the Friends of CDA Award at the association's Recognition Dinner in Orange County in April.

Crooks invites public to advise GUHSD

The Grossmont Union High School District will host a workshop on Saturday to receive public comment about educational priorities to be set for the coming year and beyond. The day-long event will be held at Foothills Adult Center, 1550 Melody Ln. in El Cajon.

Ted Crooks

"It's an opportunity for parents, educators and other community members to share with the school board what matters to them in terms of their children's academic and social success," said Ted Crooks, president of the Grossmont Governing Board. "We want to hear about their concerns and needs, and how this education system can meet those expectations."

The Grossmont school district encompasses approximately 470 square miles in East San Diego County and includes the cities of El Cajon, La Mesa, Lemon Grove, Santee, and the unincorporated areas of Spring Valley and Lakeside.

The event is free. Parents, students and other members of the community are welcome to attend, but space is limited and RSVPs are required. For information, call the district office at 644-8000.

Coleman to help community groups get used computers

Call it a pet project, but Coleman College has free computers for good homes.

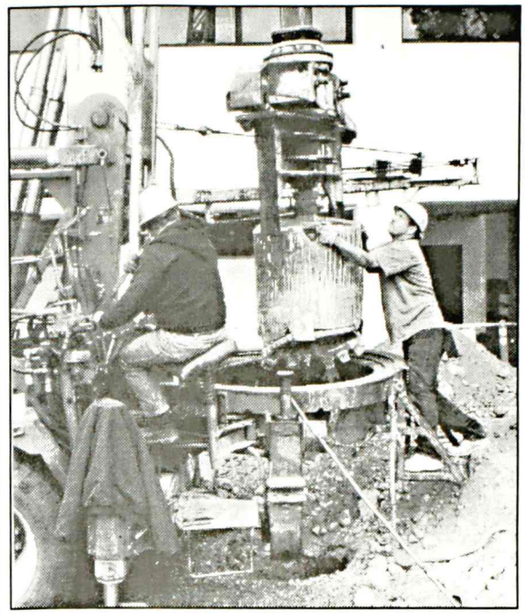
The computer college's La Mesa campus is a shelter for a steady stream of donated 486 computer systems, once favorite playthings but now abandoned in favor of new pentium computers.

Coleman Cares, a new community service project sponsored by Coleman College and the Computer Museum of America, invites needy non-profit organizations and schools to apply for free computer-related services and equipment. Coleman College also is accepting donations of unwanted computers from San Diego businesses, which the Coleman Cares team of student volunteers will upgrade and distribute to new owners.

"While no longer state-of-the-art, these are perfectly usable computers that we are putting up for adoption," says Scoff Rhude, president of Coleman College. "Our students are applying the skills they are learning in school to refurbish these machines for worthy organizations."

Non-profit organizations interested in applying for a free computer and support, or businesses wishing to donate computers, should call 465-3990 Ext. 790.

Trolley under way



The Metropolitan Transit Development Board is in the final design phase for the Mission Valley East Light Rail Trolley Extension. Driller Richard Larive (left) and drilling assistant Sean Gamboa bore for soil samples at the future site of the San Diego State University underground station. Construction on the project will begin sometime next year.

Around Town

Lanita Varshell of **A Gentle Way Yoga** will hold an open house from 2 - 7 p.m. March 27 at **Kara-Ho Karate**, 5181 Baltimore Dr., next to Boston Market on Fletcher Parkway in La Mesa.

Varshell began yoga for the relief of pain due to Chronic Fatigue and Fibromyolgia Syndrome. She credits yoga with giving her back her life and health, and helping her shed more than 30 pounds.

A GENTLE WAY is very happy to now expand into La Mesa at Kara-Ho Karate. Owner Sam Kuoho asked Varshell to begin teaching classes at his studio after his doctor told him he needed yoga for help with his high blood pressure and stress relief. For more information, call 483-9642 ...

Dentists across the country are kicking Off "Smiles for Life," a tooth-whitening campaign that will raise funds for **St. Jude Children's Research Hospital** in Memphis, Tenn. Participating dentists provide patients dental whitening services free of charge in exchange for a charitable contribution to the Smiles for Life Foundation, which in turn will contribute the money to St. Jude Hospital.

"Tooth-whitening is becoming very popular," said **Dr. Bill Boyer**, who practices in Spring Valley. "In fact, it's one of the most requested dental procedures in the country. We're excited that we can perform this service for patients and help the kids at St. Jude Hospital again this year."

The tooth-whitening procedure involves preparing a mold of the patient's teeth so that a customized whitening tray can be created and worn at home ...

Leslie's PoolMart, boasting 333 stores in 29 states, has come to East County, 9720 Mission Gorge Road in Santee. Store manager **Dale Quezada** will offer the swimming pool owner a wide selection of chemicals, equipment, recreational and poolside entertainment products, plus a full line of above-ground pools.

"We take very seriously our corporate responsibility to the communities in which we serve," Quezada said. "My staff and I look forward to participating in, and contributing to, Santee's future growth ...

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